

SHG Programme for self-reliance and income generation in rural areas

†*104. SHRI MANGANI LAL MANDAL: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether it is a fact that targets under Self Help Groups Programme for economic self-reliance and income generation in rural areas are not fixed for commercial banks and Regional Rural Banks, barring NABARD;

(b) whether it is also a fact that in the process of fixing the size of credit scheme, the target of Self Help Groups is not fixed in the P.L.P made by NABARD; and

(c) if so, Government's view in this regard, State-wise situation and achievement, along with details thereof?

THE MINISTER OF RURAL DEVELOPMENT (SHRI RAGHUVANSH PRASAD SINGH): (a) No, Sir. Under Swarnajayanti Gram Swarozgar Yojana (SGSY), a self employment programme of the Ministry of Rural Development, credit targets are fixed State-wise every year by the Ministry keeping in view the allocation of funds to the States. State Governments further allocate targets amongst the Commercial Banks, Cooperative Banks and Regional Rural Banks in their State. Under the SHG-Bank Linkage Programme facilitated by NABARD, the Self Help Groups are financed by the banking sector comprising commercial banks, cooperative banks and regional Rural Banks (RRBs). The targets under this programme are entrusted to Commercial banks, Cooperative banks and Regional Rural Banks (RRBs) in consultation with the Indian Banks Association (IBA).

(b) Yes, Sir. The NABARD prepares the PLPs (Potential Linked Credit Plan), for all the districts of the country which is an attempt to estimate the physical and financial potentials for various agriculture, allied, NFS (Non Farm Sector) and other priority sector activities as also for highlighting the infrastructure and support services gaps required to be bridged for translating these potential into bankable projects/activities. These projections form the basis for District Credit Plans (DCPs) and in the District Credit Plans (DCPs) financial and physical targets for SHGs are fixed.

† Original notice of the question was received in Hindi.

SHGs are not activity specific but Groups of people with freedom and flexibility to take up internal lending to members out of the corpus fund (savings generated amongst the members of the group) and also borrowed funds, based on mutual decision for a varied income generating purposes/activities (basket of activities) including for emergent consumption needs. Hence the PLPs do not provide specific estimates on credit potential for SHGs in financial terms. Although PLPs (Potential Linked Credit Plan) do not indicate the size of credit/scheme/targets, projections regarding number of SHGs to be promoted, no. of SHGs to be savings linked and number of SHGs to be credit linked are indicated in a separate chapter in the PLP titled "Role of Informal Credit Delivery System", to provide a perspective to banks and other agencies to support the SHGs. Further activity-wise estimates of physical potential estimated in the PLP are inclusive of credit support of all types of borrowers including SHGs.

(c) Government has fixed the target of 3.85 lakh SHGs under the SHG bank linkage scheme of NABARD which are to be credit linked by NABARD during the current year. Under the SHG- Bank linkage scheme of NABARD 1.33 lakh SHGs have been credit linked as on 31 October, 2006. The State-wise achievement of credit linkage under the SHG Bank Linkage Programme as on 31.10.2006 is given in the enclosed Statement-I (See below). During the year 2005-06 against the target of 4.88 lakh SHGs, 6.20 lakh SHGs were credit linked by NABARD as on 31st March, 2006. The State-wise achievement of credit linkage under the SHG Bank Linkage Programme as on 31st March, 2006 is given in enclosed Statement-II (See below).

Under SGSY programme, 23.89 lakhs of SHGs have been formed since inception *i.e.* 01.04.1999. During the current year, 1.06 lakh SHGs have been formed and 33,843 SHGs have taken up economic activities. During the year 2005-06, 2.76 lakhs SHGs have been formed and 80,067 SHGs have taken up economic activities. State-wise situation and achievements under SGSY Programme as on 31.10.2006 and 31.3.2006 are given in the enclosed Statement-III and IV.

Statement-I

SHG-Bank Linkage Programme—Regional spread of SHGs linked as on 31

October, 2006

(Rs. lakh)

	Region/State	Projection for new SHGs to be provided with bank loan during 2006-07	Cumulative No. of SHGs provided with bank loan as on 31 Mar., 2006	New SHGs provided with bank loan during 2006-07	Cumulative bank loan provided 31 Mar., 06 with bank loan as on 31 Oct., 2006	Cumulative No. of SHGs as on 31 Mar., 06 with bank loan as on 31 Oct., 2006	Total bank loan during 2006-07@	Cumulative bank loan as on 31 Oct., 2006
	1	2	3	4	5	6	7	8
A	Northern Region							
1	Himachal Pradesh	5,000	22920	1613	24533	8639.84	765.32	9405.16
2	Rajasthan	30,950	98171	14834	113005	24479.43	3742.77	28222.20
3	Haryana	500	4867		4867	3160.18		3160.16
4	Punjab	1500	4561		4561	2388.66		2388.66
5	Jammu & Kashmir	500	2354		2354	1004.82		1004.82
6	New Delhi	50	224	0	224	185.85	0.00	185.85
	SUB-TOTAL	38500	133097	16447	149544	39858.76	4508.09	44366.85
B	North-Eastern Region							
7	Assam	25900	56449	2190	58639	14239.89	490.31	14730.20

	1	2	3	4	5	6	7	8
8	Meghalaya	200	735	81	816	161.88	25.87	187.75
9	Tripura	300	1996	481	2477	311.18	120.46	431.64
10	Sikkim	50	127	0	127	18.49	0.00	18.49
11	Manipur	300	1468		1468	718.44		718.44
12	Nagaland	100	422	0	422	343.93		343.93
13	Arunachal Pradesh	50	346	0	346	134.82		134.82
14	Mizoram	50	974	195	1169	641.34	181.72	823.05
	SUB-TOTAL	26950	62517	2947	65464	16569.97	818.36	17388.33
C	Eastern Region							
15	Orissa	40000	180896	12539	193435	47546.60	6443.52	583690.12
16	Bihar	6550	46221	2058	48279	10521.91	355.48	10877.39
17	Jharkhand	7000	30819	775	31594	11146.08	298.52	11444.80
18	West Bengal	35000	136251	14637	150888	24245.21	6172.91	30418.12
19	UTofA&N Islands		164	6	170	82.24	13.72	95.96
	SUB-TOTAL	88550	394351	30015	424366	93542.04	12984.15	106526.19
D	Central Region							
20	Madhya Pradesh	14750	57125	1238	58363	16668.70	643.43	17312.13
21	Chhattisgarh	10000	31291	2024	33315	3378.16	564.57	3942.73

22	Uttar Pradesh	30000	161911	10383	172294	51535.38	3901.45	55436.83
23	Uttaranchal	3000	17588	1304	18892	8918.61	969.96	9888.57
	SUB-TOTAL	57750	267915	14949	282864	80500.85	6079.41	86580.26
E	Western Region							
24	Gujarat	15000	34160	2433	36593	12445.08	654.31	13099.39
25	Maharashtra	42250	131470	7652	139122	39516.76	4211.02	43727.78
26	Goa	500	624	78	702	552.11	47.75	599.86
	SUB-TOTAL	57750	166254	10163	176417	52513.95	4913.08	57427.03
F	Southern Region							
27	Andhra Pradesh	25000	587238	33885	621123	434551.79	58234.50	492786.29
28	Karnataka	40000	224928	15835	240763	99275.30	17118.99	116394.29
29	Kerala	10500	86988	1473	88461	48214.81	1939.70	50154.51
30	Tamil Nadu	40000	312778	8048	320826	271218.68	15458.64	286877.32
31	UT of Pondicherry		2499		2499	3508.62		3508.62
	SUB-TOTAL	115500	1214431	59241	1273672	856769.20	92751.83	949521.03
GRAND TOTAL		385000	2238565	133762	2372327	1139754.77	122054.92	1261809.69

@Including repeat loan of Rs. 65104.45 lakh given to existing SHGs

Statement-II

SHG-Bank Linkage Programme-Regional Spread of SHGs Linked as on 31st March, 2006

(Rs. in lakh)							
Region/State	Projection for new SHGs to be provided with bank loan during 2006-07	Cumulative No. of SHGs provided with bank loan as on 31 Mar., 2006	New SHGs provided with bank loan during 2005-06	Cumulative No of SHGs provided with bank loan as on 31 Oct., 2006	Cumulative bank loan as on 31 Mar, 06	Total bank loan during 2006-07©	Cumulative bank loan *s on 31, Oct., 2006
1	2	3	4	5	6	7	8
A Northern Region				-			
1 Himachal Pradesh	4000	17798	5122	22920	5650.25	2989.59	8639.84
2 Rajasthan	30000	60006	38165	98171	14140.45	10338.98	24479.43
3 Haryana	1500	3351	1516	4867	2006.28	1153.88	3160.16
4 Punjab	1500	3091	1470	4561	1457.70	930.96	2388.66
5 Jammu & Kashmir	500	1647	707	2354	565.84	438.98	1004.82
6 New Delhi	50	125	99	224	131.41	54.44	185.85
SUB-TOTAL	37550	86018	47079	133097	23951.93	15906.83	39858.76
B North-Eastern Region							
7 Assam	25000	31234	25215	56449	9418.18	4821.71	14239.89
8 Meghalaya	100	249	486	735	77.78	84.10	161.88

9	Tripura	1000	1515	481	1996	19072	120.46	311.18
10	Sikkim	100	42	85	127	13.44	5.05	18.49
11	Manipur	1000	796	672	1468	300.91	417.53	718.44
12	Nagaland	100	94	328	422	46.99	296.94	343.93
13	Arunachal Pradesh	100	280	66	346	11.9.64	15.18	134.82
14	Mizoram	100	28	946	974	28.34	613.00	641.34
	SUB-TOTAL	27500	34238	28279	62517	10196.00	6373.97	16569.97
C	Eastern Region							
15	Orissa	48000	123256	57640	180896	25179.49	22367.11	47546.60
16	Bihar	13000	28015	18206	46221	6818.55	3703.36	10521.91
17	Jharkhand	10000	21531	9288	30819	7147.34	3998.74	11146.08
18	West Bengal	60000	92698	43553	136251	12627.67	11617.54	24245.21
19	UTofA&N Islands	100	128	36	164	57.55	24.69	82.24
	SUB-TOTAL	131100	265628	128723	394351	51830.60	41711.44	93542.04
D	Central Region							
20	Madhya Pradesh	25250	45105	12020	57125	11107.75	5560.95	16668.70
21	Chhatlisgarh	10000	18569	12722	31291	1719.59	1658.57	3378.16
22	Uttar Pradesh	42000	119648	42263	161911	31557.91	19977.47	51535.38

	1	2	3	4	5	6	7	8
23	Uttaranchal	5000	14043	3545	17588	5760.51	3158.10	8918.61
	SUB-TOTAL	82250	197365	70550	267915	50145.76	30355.09	80500.85
E	Western Region							
24	Gujarat	9700	24712	9448	34160	6864.43	5580.65	12445.08
25	Maharashtra	40000	71146	60324	131470	22341.13	17175.63	39518.76
26	Goa	120	408	216	624	302.17	249.94	552.11
	SUB-TOTAL	49820	96266	69988	166254	29507.73	23006.22	52513.95
F	Southern Region							
27	Andhra Pradesh	50000	492927	94311	587238	274609.27	159942.52	434551.79
28	Karnataka	45000	163198	61730	224928	55015.28	44260.02	99275.30
29	Kerala	20000	60809	26179	86988	24955.28	23259.53	48214.81
30	Tamil Nadu	45000	220698	92080	312778	167789.98	103428.70	271218.68
31	UT of Pondicherry		1309	1190	2499	1844.32	1664.30	3508.62
	SUB-TOTAL	160000	938941	275490	1214431.	524214.14	332555.07	856769.21
	GRAND TOTAL	488220	1618456	620109	2238565	689846.15	449908.62	1139754.77

@Includes an amount of Rs 2,16,863.15 lakh provided to 3,44,502 existing SHGs

Statement-III

No. of SHGs formed, Economic Activities taken up, Credit Target and Credit Disbursal under SGSY during 2006-07

(Rs. in lakhs)

Sl. No.	States/U.T.	Self-Help Groups									
		Group formed since 1.4.99	Group formed during the year	No. of SHGs passed Grade-I	No. of SHGs passed Grade-II	Total No. of SHGs taken-up Economic activity	Total Credit Target	Credit Disbursed to SHGs	Credit Disbursed to Individual Swarozgaris	Total Credit Disbursed (4+5)	Credit Disbursed (in %age)
1	2	3	4	5	6	7	8	9	10	11	12
1.	Andhra Pradesh	464335	5365	4217	6246	3987	14905.21	5800.51	656.88	6457.39	43.32
2.	Arunachal Pradesh	365	9			1	79749	0.10	6.42	6.52	0.82
3.	Assam	128281	4383	8006	2622	2923	20722.10	3607.66	30.29	3637.95	17.56
4.	Bihar	104211	7679	5043	2383	2322	35461.96	2436.06	3830.53	6266.59	17.67
5.	Chhattisgarh	51415	1666	2061	1383	853	7872.46	1942.47	1269.61	3212.08	40.80
6.	Goa	687	62	32	40	42	120.01	31.75	24.49	56.24	46.86
7.	Gujarat	91218	2563	1245	687	636	8000.00	609.32	1592.45	2201.77	27.52
8.	Haryana	11473	1246	1013	435	371	3300.82	1027.43	125.59	1153.02	34.93
9.	Himachal Pradesh	5686	330	344	298	303	1390.10	739.08	244.11	983.19	70.73
10.	Jammu & Kashmir	7296	192	158	118	138	1720.44	157.06	528.86	685.92	39.87
11.	Jharkhand	34001	5057	3524	1892	1492	13365.79	1390.79	1266.26	2657.05	19.88
12.	Karnataka	39388	1585	1725	1952	1321	11255.54	2508.07	143.09	2651.16	23.55
13.	Kerala	59188	3047	2428	1051	568	5050.31	1082.37	329.99	1412.36	27.97
14.	Madhya Pradesh	250797	5355	2904	1993	1722	20000.00	4394.87	495.59	4890.46	24.45

1	2	3	4	5	6	7	8	9	10	11	12
15	Maharashtra	132140	7788	7452	4273	1856	22249.46	3000.81	557.90	3558.71	15.99
16	Manipur	705					1389.19			0.00	0.00
17	Meghalaya	5404	1044	738	246	108	1556.41	55.26	8.57	63.83	4.10
18	Mizoram	1405	79	110	25	74	360.16	13.15	3.30	16.45	4.57
19	Nagaland	2641	7316				106762			0.00	0.00
20	Orissa	158687	287	7051	3177	1701	17048.50	2995.18	38.04	3033.22	17.79
21	Punjab	4397	2389	336	197	283	1604.16	553.82	410.28	964.10	60.10
22	Rajasthan	28167	337	1671	967	480	8546.71	1928.52	3184.81	5113.33	59.83
23	Sikkim	1343	27753	115	56	56	398.75	63.85	10.14	73.99	18.56
24	Tamil Nadu	268261	476	23072	3528	1184	13179.47	2885.35	55.43	2940.78	22.31
25	Tripura	18244	7065	841	512	208	2508.26	209.50	0.00	209.50	8.35
26	Uttar Pradesh	336107	57	8742	7673	7224	51052.43	12561.50	2090.66	14652.17	28.70
27	Uttaranchal	19423	13152	684	805	436	2682.95	543.60	5.45	549.05	20.46
28	West Bengal	163004		12606	2057	508	18946.01	695.63	11.97	707.60	3.73
29	A & N Islands	358		5		5	45.00			0.00	0.00
30	D & N Haveli	0					45.00			0.00	0.00
31	Daman & Diu	16					45.00			0.00	0.00
32	Lakshadweep	4					45.00		5.25	5.25	11.67
33	Pdndicherry	1248	18	32	45	41	180.00			0.00	0.00
TOTAL		2389895	106290	96155	44661	30843	286912.31	51233.69	16925.97	6815966	23.76

Statement-IV

No. of SHGs formed, Economic Activities taken up, Credit Target and Credit Disbursal under SGSY during 2005-06

(Rs. in lakhs)

a. States/U.T.		Self-Help Groups									
No.		Group formed since 1.4.99	Group formed during the year	No of SHGs passed Grade-I	No. of SHGs passed Grade-II	Total No. of SHGs Taken-up Economic activity	Total Credit Target	Credit Disbursed to SHGs Swarozgaris	Credit Disbursed To Individual Swarozgaris	Total Credit Disbursed (4+5)	Credit Disbur- sed (in%age)
1	2	3	4	5	6	7	8	9	10	11	12
1	Andhra Pradesh	458970	30633	18433	12200	11228	18178.69	12519.20	2534.98	15054.18	82.81
2	Arunachal Pradesh	356	96	40	40	20	664.60	34.93	105.22	140.15	21.09
3	Assam	123898	21066	17693	6417	5572	17268.44	5942.28	58.31	6000.59	34.75
4	Bihar	96532	20692	10299	4201	4017	30280.23	5256.71	15702.41	20959.12	69.22
5	Chhattisgarh	49749	3271	2074	1548	1352	6722.14	1918.10	3045.45	4963.55	73.84
6	Goa	625	156	87	61	59	140.80	45.06	50.05	95.1.1	67.55
7	Gujarat	88655	5065	4084	1726	1251	5589.21	1070.59	4281.06	5351.65	95.75
8	Haryana	10227	2303	1359	1197	1148	4330.57	2796.45	748.52	3544.97	81.86
9	Himachal Pradesh	5356	523	551	791	714	2244.90	1588.48	736.10	2324.57	103.55
10	Jammu & Kashmir	7104	635	474	179	179	3113.25	240.94	1807.66	2048.60	65.80
11	Jharkhand	28944	6851	5301	2010	3084	11412.77	2563.52	4959.39	7522.91	65.92
12	KarnataKa	37803	4019	4039	2849	4571	11766.35	7025.30	918.72	7944.02	67.51
13	Kerala	5614T	ssai	4430	2042	1437	5279.51	2566.20	913.29	3479.49	65.91

1	2	3	4	5	6	7	8	9	10	11	12
14	Madhya Pradesh	245442	7262	10030	5553	4700	16812.83	11668.124	2574.17	14242.41	84.71
15	Maharashtra	124352	19482	17071	6058	6128	18998.42	9589.97	2092.31	11682.28	61.49
16	Manipur	705	705	139	36	17	1157.63	212.98	000	212.98	18.40
17	Meghalaya	4360	1000	657	191	192	1296.99	127.99	7.89	135.88	10.48
18	Mizoram	1326	131	74	140	91	300.11	42.98	16.00	58.98	19.65
19	Nagaland	2641	307	221	229	344	889.74	86.59	28.36	114.95	12.92
20	Orissa	151371	18741	16492	7593	5293	14557.32	10091.27	606.18	10697.45	73.49
21	Punjab	4110	1052	510	262	323	1598.04	611.52	703.54	1315.06	82.29
22	Rajasthan	25788	3218	3535	1440	1044	8514.22	3903.07	6399.73	10302.80	121.01
23	Sfckim	1006	377	254	86	86	332.28	114.23	65.12	179.35	53.98
24	Tamil Nadu	240508	70830	36318	5193	2547	13777.67	6939.84	241.53	7181.37	52.12
25	Tripura	17768	1918	1902	678	2205	2438.56	1498.12		1498.12	61.43
26	Uttar Pradesh	329042	13573	20848	18219	18834	40000.00	33869.65	5737.19	39606.84	99.02
27	Uttaranchal	19366	540	2009	2032	2016	3436.29	3141.95	55.15	3197.10	93.04
28	West Bengal	149852	35953	31432	6595	1514	10000.00	1878.35	374.04	2252.39	22.52
29	A&N Islands	358	47	37	3	37	90.08			0.00	0.00
30	D&NHaveli	16							90.00	0.00	0.00
31	Daman & Oiu	0							90.00	0.00	0.00
32	Lakshadweep	4							90	34	3.90
33	Pondicherry	1230	261	175	182	64	103.48	140.00	2.93	142.93	138.12
TOTAL		2283605	276288	210568	91757	80067	251566.47	127484.49	5476920	182253.69	72.45

N.R. -Not Reported